

## Refine Search

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Terms	Documents
709/224	8523

**Database:**

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### Search History

**DATE:** Wednesday, March 15, 2006    [Printable Copy](#)    [Create Case](#)

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<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>			
<u>L28</u>	709/224	8523	<u>L28</u>
<u>L27</u>	709/223	8451	<u>L27</u>
<u>L26</u>	709.clas.	43076	<u>L26</u>
<u>L25</u>	715.clas.	24471	<u>L25</u>
<u>L24</u>	715/500	837	<u>L24</u>
<u>L23</u>	707/500	1559	<u>L23</u>
<u>L22</u>	707/10	11574	<u>L22</u>
<u>L21</u>	707/9	2748	<u>L21</u>
<u>L20</u>	707/8	2433	<u>L20</u>
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<u>L18</u>	705.clas.	40274	<u>L18</u>
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<u>L16</u>	705/42	642	<u>L16</u>
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<u>L14</u>	705/39	1816	<u>L14</u>
<u>L13</u>	705/38	972	<u>L13</u>
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<u>L11</u>	705/35	2340	<u>L11</u>
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<u>L6</u>	705/30	1018	<u>L6</u>
<u>L5</u>	705/29	630	<u>L5</u>
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6128602.pn.	2

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<u>L25</u>	5875437.pn.	2	<u>L25</u>
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<u>L20</u>	L19 and ("html" or "hypertext markup language")	25	<u>L20</u>
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<u>L13</u>	L3 and (bill-payment or bill with payment or bill near payment or bill adj payment)	283	<u>L13</u>
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<u>L10</u>	L9 and interfaces	243	<u>L10</u>
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<u>L8</u>	L4 and (bill-payment or bill with payment or bill near payment or bill adj payment)	252	<u>L8</u>
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<u>L5</u>	L4 and (bill-payment or bill with payment or bill near payment or bill adj payment) near (software or module)	9	<u>L5</u>
<u>L4</u>	L3 and servers	8806	<u>L4</u>
<u>L3</u>	(internet or www or network) near (portal or node) with software or (software with agent or software near agent or software adj agent)	12050	<u>L3</u>
<u>L2</u>	L1 and servers	1214	<u>L2</u>
<u>L1</u>	(internet or www or network) near (portal or node) with software	1862	<u>L1</u>

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L8: Entry 227 of 252

File: USPT

Jul 6, 1999

DOCUMENT-IDENTIFIER: US 5920848 A

TITLE: Method and system for using intelligent agents for financial transactions, services, accounting, and advice

Brief Summary Text (28):

An important aspect of the system allows a computer user to perform a wide variety of financial transactions on a network, such as the internet, and to monitor and trace these financial transactions. This system also enables a user to classify financial transactions and to categorize and track financial expenses. New intelligent agents and machine learning technologies provide the present invention with the capacity to combine information from financial transactions and financial expense categorization and accounting so that financial reports and summaries are generated, user-specific financial profiles are created, and user-specific proactive financial alerts and alarms are displayed. Additionally, users are able to generate and direct execution of a series of bill payment or financial investment instructions via this new system.

Brief Summary Text (29):

This information system provides users with the capability to perform a wide variety of financial transactions on-line, including bill payment and stock purchases. Moreover, users combine this on-line performance of financial transactions with the tracing and monitoring of these financial transactions. Users also integrate their personal financial accounting with the financial transaction performance, monitoring, and tracing information provided by the system. Incorporated in the present invention are user interfaces with a plurality of intelligent agents, which are software applications that monitor, collect data, and generate user-specific advice, reports, or alerts. The present invention also provides that intelligent agents trace and monitor financial transactions and financial expenses.

Brief Summary Text (30):

To achieve the stated and other objects of the present invention, as embodied and described below, the present invention includes the steps of initiating a local client application on a terminal, establishing communication with a server, selecting a financial transaction, inputting information relating to the selected financial transactions, the server automatically performing the financial transaction, and automatically downloading information related to the performance of financial transactions from the server to the local client application. In addition, the invention includes the steps of transferring downloaded information related to performed financial transactions from a local client application to a financial software application, performing financial functions using downloaded information related to performed financial transactions to produce output information, transmitting the output information from a financial software application to a local client application, and uploading the output information from a local software application to a server.

Brief Summary Text (31):

To achieve the stated and other objects of the present invention embodied and described below, the invention further includes intelligent agents automatically monitoring, automatically tracing, and automatically recording information related

to financial transactions, automatically collating information downloaded from a server, automatically transferring downloaded information to a financial software application, automatically transferring downloaded information to a data file and to a model file, automatically analyzing downloaded information, automatically monitoring, classifying and tracking uploaded information related to financial functions, automatically collating information related to financial functions, automatically transferring uploaded information to a server, and automatically analyzing uploaded information related to financial functions. Additionally, the invention includes the step of intelligent agents combining uploaded information related to financial transactions and downloaded information related to financial functions to create a complete financial information profile of a user, the step of intelligent agents using downloaded information related to performance of financial transactions to generate user-specific profiles, reports, alerts, alarms, and reminders, and the step of intelligent agents using uploaded information related to financial functions to generate user-specific profiles, reports, alerts, alarms, and reminders.

Detailed Description Text (3):

In an embodiment of the present invention, the user utilizes a local software application and connection to a networked server, such as a bank server, to perform on-line functions. In an embodiment of the present invention, the system is windows-based and menu-driven, which is described more fully in the examples and flow charts below.

Detailed Description Text (7):

A further aspect of an embodiment of the present invention is that the system provides users with intelligent assistance/advice on financial management. The types of intelligent assistance include: 1) warning on monthly pending payment; 2) warning on low balance; 3) advice in paying a bill a few days later based upon withdrawal habit of the payee; 4) advice on moving money to a higher yielding account; 5) automatically invoking (by import) other financial planning software on the user's personal computer; and 6) warning that a spending threshold has been crossed. The system also provides a user financial profile to the intelligent agent server. This profile indicates a variety of user characteristics, such as user income, spending habit, and tolerance.

Detailed Description Text (8):

Additional aspects of the present invention are the interface requirements. The system interfaces with the on-line servers of a large number of financial institutions though data file downloading/uploading across the internet so that transaction data is loaded into the system and the user profile, is uploaded to an intelligent agent server. The system interfaces with other personal financial software though data file sharing/import/export so that the system and local personal financial software applications accommodate each other in terms of functionality. Furthermore, the system provides a graphical user interface (GUI), and it is able to run within internet navigators.

Detailed Description Text (10):

In an embodiment of the present invention, distribution and maintenance requirements enable the end-user to download via the internet the system from the intelligent agent server site to their home computers. As new features are added to the system, end-users download the patches from the intelligent agent server site. The patches are integrated into the existing system seamlessly, without users going through compiling, linking, and reinstalling.

Detailed Description Text (12):

Upon down-loading the desired account, the user receives updated financial information automatically at the user's local terminal, such as a personal computer (PC). In an embodiment of the present invention, the application that implements this function uses a JAVA applet and a socket structure. The process of file

transfer is transparent to the user. Updated financial information that may be downloaded by the user after accessing the server includes recently cleared checks, deposits, ATM withdrawals, and account balance. Subsequently to connecting to the server, the intelligent agent at the local site updates the local database of transaction and balance information. In an embodiment of the present invention, this update is accomplished by merging the local files with the newly downloaded files. Any necessary conversions between files from the server and locally used file format are performed automatically by the local software application. The files the intelligent agent receives upon default from the server are only those that relate to the latest transaction; the server maintains book marks to assure that only updated information is sent by default in order to minimize use of bandwidth during the transfer.

Detailed Description Text (13):

A more detailed description of the user interaction for an intelligent agent of the present invention follows. In an embodiment of the present invention, a local intelligent agent checks the date, based upon information downloaded from an intelligent agent server. The local intelligent agent searches for paying habit rules in the local rule file, searches the updated transaction history and searches the reminder file. Following these searches, the intelligent agent prompts the user with several possible alarms and reminders. An action button is shown on the screen for each warning and reminder. The warnings and reminders include: 1) Cleared checks; 2) Warning for pending payment; 3) Low balance alarm; 4) Uncleared due date payment; and 5) General Reminder.

Detailed Description Text (24):

In order to further describe an embodiment of the present invention, a detailed description of an example interaction of a user with a banking server application of the present invention is now described. This application is not intended to limit or restrict use of the invention to banking applications.

Detailed Description Text (25):

An embodiment of the present invention includes a customer facility, which may be either a stand alone workstation or a LAN. At the customer facility, the user accesses a financial software application. The user may have more than one financial software application. Upon accessing the financial software application, the user exports financial information from the financial software application into account files. Exported information includes bill payment rules, expense category data, or investment instructions.

Detailed Description Text (26):

From the account files, the user uploads user profiles, such as bill payment instructions or investment instructions, directly into a user account located at a bank or financial institution. From the user account, the user profile information is communicated to the bank or financial institution server. Such user profile information is utilized by intelligent agents or learning agents employed by the bank to create a user-specific financial profile.

Detailed Description Text (28):

The user communicates with the user account via an internet connection to the bank server. Via this internet connection, the user performs one of a number of banking or financial institution transactions. For these transactions, the user utilizes a password or series of passwords to access the account. The transactions performed can include withdrawals, transfers, deposits, investments in stocks, bonds, mutual funds, futures or options, bill payments, and establishment of certificates of deposit or money market accounts. The user also deposits financial instructions with the bank regarding rules of bill payment or account establishment or investment.

Detailed Description Text (31):

FIG. 1 shows an overview of key components of the system for a banking application of an embodiment of the present invention. A user 1 at a terminal 2, such as a personal computer, accesses 3 a primary bank server 4 and a secondary bank server 5 via a network 6. According to an embodiment of the present invention, the user 1 accesses 3 the servers 4 and 5 using software, such as an applet, operating among the terminal 2, the network 6, and the servers 4 and 5.

Detailed Description Text (32):

FIG. 2 demonstrates the flow of information through the system. A primary bank server 4 functions as a repository for a variety of financial information. Through a network 6, such as the internet, a user at a terminal (not shown) connects 3, via the intelligent agent applet 10 using a proper protocol such as transport control protocol/internet protocol (TCP/IP) to the primary bank server 4, thereby permitting the user to upload financial information to the primary bank server 4 or to download financial information from the primary bank server 4. In cases where the user has accounts or financial transactions with more than one banking institution, the user accesses via the network 6 a secondary bank server 5. From the secondary bank server 5, the user also downloads financial information. Again the user may choose to upload financial information to the secondary bank server 5.

Detailed Description Text (33):

Via the connection 3, the user's downloaded information, from either the primary bank server 4 or from the secondary bank server 5, reaches the intelligent agent applets 10, which serve as the interface 11 and 3 between the network 6, including the servers 4 and 5, and the user's data file 12 and model file 13, located on a local terminal (not shown), such as a PC. The applets also communicate information between the network 6, the servers 4 and 5, and, the financial software application 14. The financial software application 14 may be housed locally on the terminal or on another server (not shown). The link between the network 6 and the financial software application 14 occurs via object linking and embedding protocol (OLE) 15.

Detailed Description Text (34):

Financial data flows 11 from the intelligent agent applets 10 to the data file 12 and the model file 13. Additionally financial data is sent 11 from the data file 12 or from the model file 13 to the intelligent agent applets 10. From the data file 12 and the model file 13, information is sent 15 to the financial software application 14, or information is sent 15 from the financial software application 14 to the data file 12 and the model file 13. Data is also sent directly 16 from the intelligent agent applets 10 to the financial software application 14 via OLE or from the financial software application 14 to the intelligent agent applets 10.

Detailed Description Text (35):

FIG. 3 is a flow chart demonstrating the overall system architecture. A user (not shown) utilizes an internet browser 20 to perform 21 an on-line transaction at the primary bank server 4. Additionally the user utilizes the internet browser 20 to connect 21 to the primary bank server 4 and view account information. As a result of any transaction performed by the user in connection with the primary bank server 4, the primary bank server 4 sends 22 a message, such as by electronic mail, regarding any relevant transactional confirmation, description, or associated charges to the user account 23.

Detailed Description Text (36):

A local client application 24 is compatible with the proper communication mode and language of the primary bank server 4. This enables the user to utilize the local client application 24 to perform an on-line transaction by connecting 25 to the primary bank server 4. Moreover, the user utilizes the local client application 24 to receive 25 downloaded financial data from the primary bank server 4.

Detailed Description Text (39):



As shown in FIG. 4, the user using an internet browser 20 connects 21 via a terminal (not shown), such as a PC, through a network connection 6 to a primary bank 40 or to a secondary bank 41. Via the network 6, the user downloads data files 42 from the primary bank server 4 or from the secondary bank server 5 of the primary bank 40 or the secondary bank 41, respectively. In the case of the primary bank server 4, financial information is communicated 43 from the primary bank user account 23 to the primary bank server 4, and the primary bank server 4 downloads the information upon request by the user to a downloaded data file 42 via the network connection 6. This downloaded data file 42 is incorporated 44 by the user into the account files 45 so that the account files 45 are maintained as current. From the account files 45, the user communicates 46 financial data to financial software applications 14. In some cases, the user chooses to have two or more types of financial software applications 48 and 49. For example, the user may have one software application A, 48, which keeps a database of expenses and income. Another software application B, 49, enables the user to maintain a financial transaction and investment database.

Detailed Description Text (41):

Another aspect of the present invention is shown in FIG. 4, in which agents, such as intelligent and/or learning agents 52 and 53 employed by the primary bank 40 monitor a user's financial transactions, including withdrawals, transfers, and investments, so that the intelligent agents 52 and 53 create a user-specific profile that is available only to the user to advise the user of improved ways of investing, notify the user of different types of accounts that the user may want to create at the primary bank 40, or generate a report for the user detailing all or part of the user's financial history at the primary bank 40. The information is gathered and analyzed by the intelligent or learning agents 52 and 53 is communicated 54 to the user account 23. In this way, the user may access and download this information when the user has connected 21 to the user's account 23 via a network connection 6 to the primary bank server 4. Ultimately the user downloads the information created by the learning agent 52 and/or 53 to a downloaded data file 42. As with other financial information or data downloaded from the primary bank server 4, the user chooses to place the downloaded data file 42 from one of the learning or intelligent agents, 52 and/or 53, into the account files 45. Again the user transfers 46 such an account file 45 into the financial software 14, thereby allowing the data from the learning or intelligent agents, 52 and/or 53, to be incorporated into the financial software 14. The user also transfers 46 data or information from the financial software 14 to the account files 45.

Detailed Description Text (42):

Yet another aspect of the present invention shown in FIG. 4 is the function of a variety of different proactive features of the system that communicate directly with the account files 45. As part of the system, features, such as intelligent agents, act as proactive financial alarms and reminders 55 as they monitor 56 data that accumulates in the account files 45, such as rules for payments to be made to creditors or rules for investments to be made at financial institutions. In an embodiment of the present invention, the alarms and reminders 55 utilize the account files 45 to create a special form of advice for users. For example, this advice takes the form of a payment alarm communicated 56 from the intelligent agent alarms and reminders 55 to the account files 45, from which the user imports the information reminding the user to pay a bill into his financial software 45.

Detailed Description Text (44):

FIG. 4 also shows that various learning agents 59 and other intelligent agent-based functions 60 communicate 61 directly with the account files 45 to give other specific forms of advice or to generate specific types of reports. For example, in an embodiment of the present invention, the user employs a learning agent 59 to monitor a user-defined category of expenses, such as restaurant expenses. When the user records the restaurant expenses in his financial software 14, the user

transfers that information to the account files 45, where the learning agent 59 acts as a monitor. When the user's defined restaurant expense spending limit for the month is exceeded, the learning agent 59 notifies the account files 45. In turn, the account files 45 notify the user that the learning agent 59 has delivered a message that monthly restaurant expenses have been exceeded.

Detailed Description Text (45):

In an embodiment of the present invention, other agent-based functions 60 include such things as an intelligent agent employed to monitor the growth of investment income. The user establishes certain investment goals, which the intelligent agent 60 monitors. As the investments are made with financial institutions, such as the primary bank 40 or the secondary bank 41, the user accesses the primary bank server 4 or the secondary bank server 5 via a network connection 6 to make investments or to transfer updated investment data to a downloaded data file 42. This information is then transferred into an account file 45, and the other function intelligent agent 60 monitors and tracks the data. When certain user-defined goals are not being achieved, for example, the other function intelligent agent 60 notifies the account files 45 with a message. This message is available to the user the next time that the user accesses the account files 45 from the financial software 14.

Detailed Description Text (53):

If the user selects New 145 from the Accounts 137 menu, as shown in FIG. 10, a pop-up window 160 appears, as shown in FIG. 11. The user then inputs information about the new account. This information includes Name 161, Server IP 162, Type 163, Port 164, URL 165, Account 166, PIN 167, and Base Balance 168. The user selects OK 169 after inputting information or Cancel 170 to exit the pop-up window.

Detailed Description Text (68):

In FIG. 9, if the user selects the Make Payment button 133, a window 310 appears, as shown in FIG. 24. This option allows the user to use a bank server to make payments and transfers. This window 310 includes button, for Transfer 311, Recurring Transfer 312, Payment 313, Recurring Payment 314, and Payee List 315.

CLAIMS:

1. A method for a user to perform financial transactions and financial accounting, comprising the steps of:

said user initiating a local client application on a terminal;

said local client application initiating communication with a server;

said user accessing a user account on said server;

said user selecting a financial transaction;

said user inputting information relating to said selected financial transaction;

said server performing said financial transaction;

said server automatically downloading information relating to said performed financial transaction to said local client application;

said user initiating transfer of said downloaded information relating to said performed financial transaction from said local client application to a financial software application;

said local client application transferring said downloaded information relating to said performed financial transaction to said financial software application;

automatically performing financial functions using said downloaded information relating to said performed financial transaction to produce output information;

transmitting said output information from said financial software application to said local client application; and

uploading said output information from said local software, application to said user account on said server.

2. The method of claim 1 wherein said local software application comprises an intelligent agent.

9. The method of claim 6 wherein said action comprises a bill payment.

10. The method of claim 9 wherein said bill payment is recurring.

24. The method of claim 1 further including the steps of:

said user entering personal identification information into said local client application;

said local client application transmitting said personal identification information to said server; and

said server verifying said personal identification information.

26. The method of claim 1 wherein said terminal comprises a server.

28. The method of claim 1 wherein said server comprises a personal computer.

29. The method of claim 1 wherein said server comprises a main frame computer.

35. A system for transacting, monitoring, and tracing financial transactions, comprising:

a customer terminal;

a local software application running on the customer terminal for financial transaction performance, monitoring; and tracing;

a server;

a communications device coupling the local software application and the server; and

an intelligent agent employed to interact with the server and the local software application;

wherein the local software application initiates communication with the server; wherein a selection of a financial transaction is received from the user; wherein the server performs the financial transaction selected; wherein the server downloads information relating to the performed financial transaction to the local software application; wherein the local software application transfers the downloaded information relating to the performed financial transaction to a financial software application; wherein financial functions using the downloaded information relating to the performed financial transaction is performed to produce output information; wherein the output information is transferred from the financial software application to the local software application; and wherein the output information is uploaded from the local software application to the user account on the server.

38. The system of claim 35, wherein the local software application tracks bill payments made by a user through the server.

39. A method for performing financial transactions and financial accounting, comprising:

a local client application on a terminal receiving a user initiation;

the local client application initiating communication with a server;

the server providing the user with access to a user account;

receiving from the user a selection of a financial transaction;

receiving information input by the user relating to the selected financial transaction;

the server performing the financial transaction;

the server automatically downloading information relating to the performed financial transaction to the local client application;

receiving an instruction to transfer the downloaded information relating to the performed financial transaction from the local client application to a financial software application;

the local client application transferring the downloaded information relating to the performed financial transaction to the financial software application;

automatically performing financial functions using the downloaded information relating to the performed financial transaction to produce output information;

transmitting the output information from the financial software application to the local client application; and

uploading the output information from the local software application to the user account on the server.

40. The method of claim 39, wherein the local software application comprises an intelligent agent.

47. The method of claim 44, wherein the action comprises a bill payment.

48. The method of claim 47, wherein the bill payment is recurring.

62. The method of claim 39, further comprising:

receiving at the local client application personal identification information from the user;

the local client application transmitting the personal identification information to the server; and

the server verifying the personal identification information.

64. The method of claim 39, wherein the terminal comprises a server.

66. The method of claim 39, wherein the server comprises a personal computer.

67. The method of claim 39, wherein the server comprises a main frame computer.

68. The method of claim 39, wherein the financial transaction comprises a bill payment.

73. A system for performing financial transactions and financial accounting, comprising:

means for receiving a user initiation by a local client application on a terminal;

means for the local client application to initiate communication with a server;

means for the server to provide the user with access to a user account;

means for receiving from the user a selection of a financial transaction;

means for receiving information input by the user relating to the selected financial transaction;

means for the server to perform the financial transaction;

means for the server to download automatically information relating to the performed financial transaction to the local client application;

means for receiving an instruction to transfer the downloaded information relating to the performed financial transaction from the local client application to a financial software application;

means for the local client application to transfer the downloaded information relating to the performed financial transaction to the financial software application;

means for automatically performing financial functions using the downloaded information relating to the performed financial transaction to produce output information;

means for transmitting the output information from the financial software application to the local client application; and

means for uploading the output information from the local software application to the user account on the server.

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<u>L5</u>	L4 and interface	11	<u>L5</u>
<u>L4</u>	L2 and (bill-payment or bill with payment or bill near payment or bill adj payment)	11	<u>L4</u>
<u>L3</u>	L2 and automat\$ same navigat\$	22	<u>L3</u>
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<u>L1</u>	data-packet-network	120	<u>L1</u>

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## RELATED-US-APPL-DATA:

Application 09/785929 is a continuation-in-part-of US application 09/698708, filed October 27, 2000, PENDING  
Application 09/698708 is a continuation-in-part-of US application 09/425626, filed October 22, 1999, PENDING  
Application 09/425626 is a continuation-in-part-of US application 09/323598, filed June 1, 1999, US Patent No. 6199077  
Application 09/323598 is a continuation-in-part-of US application 09/208740, filed December 8, 1998, PENDING

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REPRESENTATIVE-FIGURES: 1

## ABSTRACT:

A software suite for enabling viewing and manipulation of multiple categories of aggregated data compiled from a plurality of data sources and accessible through a single interfacing node operated on a data-packet-network is provided. A bill-payment module is provided within the software suite and comprises, an interactive main interface accessible from the module for listing the bills due and payment accounts, an interactive history link embedded in the main interface for providing access to a secondary interface for viewing bill history, an interactive set-up

link embedded in the main interface for providing access to a secondary interface for configuring recurring payments, an interactive transfer-funds link embedded in the main interface for providing access to a secondary interface for enabling automated transfer of funds between registered accounts, an interactive calendar link embedded in the main interface for providing access to a secondary interface for viewing calendar data, a plurality of interactive drop-down menus, each menu associated with a listed bill, the menus providing upon invocation a plurality of selectable, interactive options for treating the listed bill and an interactive refresh-all link embedded in the main interface for enabling selective or complete data refreshing of data displayed in the interface. A user operating the main interface from a remote node having access to the data-packet-network may view all aggregated bills and initiate treatment of such bills according to selected interactive options. The treatment is ordered by the operating user and performed by proxy by a service entity hosting the interface.

## CROSS-REFERENCE TO RELATED DOCUMENTS

[0001] The present invention is a continuation in part (CIP) to patent application Ser. No. 09/698,708 entitled "Interactive Activity Interface for Managing Personal Data and Performing Transactions Over a Data Packet Network" filed on Oct. 27, 2000, which is a CIP to patent application Ser. No. 09/425,626 entitled "Method and Apparatus for Providing Calculated and Solution-Oriented Personalized Summary-Reports to a User through a Single User-Interface" filed on Oct. 22, 1999, which is a CIP to a patent application Ser. No. 09/323,598 entitled "Method and Apparatus for Obtaining and Presenting WEB Summaries to Users" filed on Jun. 1, 1999, which is a CIP to patent application Ser. No. 09/208,740 entitled "Method and Apparatus for Providing and Maintaining a User-Interactive Portal System Accessible via Internet or other Switched-Packet-Network" filed on Dec. 8, 1998, disclosures of which are incorporated herein in their entirety by inclusion and reference.

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